

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DEREK S KERR

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-10852

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/23/2019 and confirmed on 12/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		38,997.79
Less Refunds to Debtor	155.02	
TOTAL AMOUNT OF PLAN FUND		38,842.77

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,580.00	
Trustee Fee	1,808.39	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,388.39

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	0.00	0.00	0.00
	Acct: 2829				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	5,309.52	5,309.52	0.00	5,309.52
	Acct: 2829				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	25,977.91	25,977.91	0.00	25,977.91
	Acct: 2829				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	0.00	0.00	0.00
	Acct: 2829				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: 0010				
	TOYOTA MOTOR CREDIT CORP (TMCC)	604.02	604.02	562.93	1,166.95
	Acct: 0023				
	ONE MAIN FINANCIAL GROUP LLC(*)	0.00	0.00	0.00	0.00
	Acct: 8567				
					32,454.38

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DEREK S KERR	0.00	0.00	0.00	0.00
	Acct:				
	DEREK S KERR	23.08	23.08	0.00	0.00
	Acct:				
	DEREK S KERR	131.94	131.94	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,580.00	3,580.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	1,000.00	1,000.00	0.00	0.00
	Acct:				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	0.00	0.00	0.00
	Acct: 2829				

*** NONE ***

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 7476				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 7802				
	DISCOVER BANK(*)	1,730.55	0.00	0.00	0.00
	Acct: 1502				
	ERC	0.00	0.00	0.00	0.00
	Acct: 2435				
	ONE MAIN FINANCIAL GROUP LLC(*)	1,679.83	0.00	0.00	0.00
	Acct: 8567				
	S & T BANK(*)	7,218.13	0.00	0.00	0.00
	Acct: 5037				
	SYNCHRONY BANK BY AIS INFOSOURCE	4,594.02	0.00	0.00	0.00
	Acct: 8044				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,326.58	0.00	0.00	0.00
	Acct: 7878				
	DIRECTV LLC BY AMERICAN INFOSOURC	170.88	0.00	0.00	0.00
	Acct: 0136				
	TOYOTA MOTOR CREDIT CORP (TMCC)	3,138.42	0.00	0.00	0.00
	Acct: 0023				
	VERIZON BY AMERICAN INFOSOURCE AS	800.67	0.00	0.00	0.00
	Acct: 0001				
	AT & T MOBILITY II LLC	568.96	0.00	0.00	0.00
	Acct: 5086				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7878				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MEGAN KERR	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

32,454.38

TOTAL CLAIMED

PRIORITY 0.00

SECURED 31,891.45

UNSECURED 25,228.04

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

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IN RE:

DEREK S KERR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10852

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Derek S. Kerr
Debtor

Case No. 19-10852-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	#+ Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010
15110087	#+ Megan N. Kerr, 8 Elm Drive, Brookville, PA 15825-1010
15110089	+ Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006
15110091	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15127769	+ S&T Bank, c/o S&T Bank Consumer Collections, 355 North Fifth St., Indiana, PA 15701-1940

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:29:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:48:55	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142188	+ Email/Text: g20956@att.com	Sep 29 2023 01:14:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15110084	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:26:58	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15117458	Email/Text: G06041@att.com	Sep 29 2023 01:14:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15117725	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15110085	+ Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15110086	+ Email/Text: bknotice@ercbpo.com	Sep 29 2023 01:14:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15142110	Email/PDF: cbp@omf.com	Sep 29 2023 01:10:14	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15110088	+ Email/PDF: cbp@omf.com	Sep 29 2023 01:08:37	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141694	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 02:53:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15110090	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15123983	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 29 2023 01:14:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408

District/off: 0315-1

User: auto

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Date Rcvd: Sep 28, 2023

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Total Noticed: 24

15110092	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:49:09	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
15110093	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:38	Synco/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15110669	+ Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:28:10	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15110094	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 29 2023 01:12:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15132630	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 29 2023 01:11:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15142043	Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:49:09	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PSECU
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15149020	*+	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com
Kenneth P. Seitz	on behalf of Debtor Derek S. Kerr thedebterasers@aol.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: auto

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6